

IN RE:

DAVID L. MORRIS  
LISA L. MORRIS  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:12-10914 TPA

Chapter 13

Document No.: 140

ORDER OF COURT

AND NOW, this 17th day of October, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

jlm

In re:  
 David L. Morris  
 Lisa L. Morris  
 Debtors

Case No. 12-10914-TPA  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 72

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

db/jdb +David L. Morris, Lisa L. Morris, 1325 Skyline Drive, Hermitage, PA 16148-6739  
 aty +Craig A. Edelman, Brice, Vander, Linden & Wernick PC, 9441 LBJ Freeway, Suite 250,  
 Dallas, TX 75243-4640  
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 13424122 +ACT Dental, Inc., Annette C Theofilos, DMD, 2213 Shenango Valley Freeway,  
 Hermitage, PA 16148-2545  
 13424123 +Advanced Anesthesia Associates, POB 988, East Liverpool, OH 43920-5988  
 13424124 +Advanced Derm & Skin Care Center, 987 Boardman-Canfield Road, Boardman, OH 44512-4222  
 13424125 Allegheny Imaging of McCandless, POB 49, Pittsburgh, PA 15230-0049  
 13424126 Allegheny Radiology Associates, POB 49, Pittsburgh, PA 15230-0049  
 13424127 Ameripath Pittsburgh, PC, 20 Ash Street, Suite 310, Conshohocken, PA 19428-2089  
 13406955 +Bank Of America, 450 American Street, Simi Valley, CA 93065-6285  
 13406956 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 13424132 CHMCA Physician Billing, 236 Locust Street, Suite 200, Akron, OH 44302  
 13406957 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000  
 13424134 City of Hermitage, POB 6078, Hermitage, PA 16148-1078  
 13424138 +Douglas J. Nagle, DMD, MS, 1951 Shenango Valley Freeway, Pinewood Place- Suite 4 North,  
 Hermitage, PA 16148-2522  
 13424139 +Dr. Charles Gulland, 490 Kerrwood Drive, Suite 201, Hermitage, PA 16148-5202  
 13424140 +Emergency Professional Services, POB 740021, Cincinnati, OH 45274-0021  
 13406961 +Fidelity Properties, 220 E Main Street, Alliance, OH 44601-2423  
 13406962 +First Federal Credit, 24700 Chagrin Boulevard, Suite 2, Cleveland, OH 44122-5662  
 13424145 Forum Health, POB 633572, Cincinnati, OH 45263-3572  
 13424148 +Gilda Stigliano, DDS, 701 N. Hermitage Road, Suite 23, Hermitage, PA 16148-3248  
 13424150 +Hermitage Radiology, POB 1118, Hermitage, PA 16148-0118  
 13406966 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 13406967 +I C System, Po Box 64378, Saint Paul, MN 55164-0378  
 13424155 +Joel P. Ways, Optometrist, 89 E. State Street, Sharon, PA 16146-1704  
 13424156 +John Lee Jackson, Esquire, 1445 Langham Creek Drive, Houston, TX 77084-5012  
 13424157 +Joseph J. Conti, DO LTD, 480 North Kerrwood Drive, Hermitage, PA 16148-5212  
 13424158 +Joseph T. Joseph, 1466 North Hermitage Road, Hermitage, PA 16148-3105  
 13424159 +Lon W. Voisey, DDS, Sharon Professional Building, 912 East State Street,  
 Sharon, PA 16146-3361  
 13424161 +Lynn A. Colaiacovo, M.D., 2501 Shenango Valley Freeway, Suite 1, Hermitage, PA 16148-2536  
 13424162 Michael E. Abdul-Malak, MD, LLC, 875 N Hermitage Road, Suite 1, Hermitage, PA 16148-3278  
 13406973 +Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425  
 13406976 +Pnc Mortgage, 6 N Main Street, Dayton, OH 45402-1908  
 13424171 +Powell, Rogers & Speaks, Inc., PO Box 930, Halifax, PA 17032-0930  
 13424173 Quest Diagnostics, 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610  
 13409267 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
 13406979 +Rbs Citizens, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725  
 13424175 +Regional Imaging Associates, 32 Jefferson Avenue, Suite 109, Sharon, PA 16146-3346  
 13424177 +Sharon Regional Health System, 699 East State Street, Sharon, PA 16146-2096  
 13424178 +Sharon Regional Physician Services, POB 6025, Hermitage, PA 16148-0913  
 13424179 +Sharp Collections, 114 N Mercer Avenue, POB 81, Sharpsville, PA 16150-0081  
 13424180 +Specialty Orthopaedics, P.C., 3120 Highland Road, Hermitage, PA 16148-4512  
 13424181 Steel City Anesthesia, POB 493, Canfield, OH 44406-0493  
 13424182 +The Pain Center of Western PA, POB 1032, Hermitage, PA 16148-0032  
 13455372 +U.S. Department of HUD, c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585  
 13424184 +UPMC Horizon, POB 382059, Pittsburgh, PA 15250-0001  
 13424185 UPMC Physician Services, POB 371980, Pittsburgh, PA 15250-7980  
 13424183 Universal Fidelity LP, POB 941911, Houston, TX 77094-8911  
 13424186 +Vitreo Retinal Consultants, Inc., 4676 Douglas CR NW, Canton, OH 44718-3619

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13424121 +E-mail/Text: bankruptcy@24asset.com Oct 18 2017 01:14:18 24 Asset Management,  
 2020 Camino Del Rio North, Suite 900, San Diego, CA 92108-1546  
 13442390 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 18 2017 01:17:48  
 American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093,  
 Oklahoma City, OK 73126-9093  
 13423572 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 18 2017 01:28:11  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
 Oklahoma City, OK 73126-8941  
 13472898 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 18 2017 01:13:53 Asset Acceptance LLC,  
 PO Box 2036, Warren MI 48090-2036  
 13406953 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 18 2017 01:13:53 Asset Acceptance Llc,  
 Po Box 1630, Warren, MI 48090-1630  
 13498190 +E-mail/Text: bnc@atlasacq.com Oct 18 2017 01:13:28 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303

District/off: 0315-1

User: culy  
Form ID: pdf900

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13406960 +E-mail/Text: kcarter@creditmanagementcompany.com Oct 18 2017 01:14:17 Credit Management Co,  
2121 Noblestown Road, Pittsburgh, PA 15205-3956  
13424142 +E-mail/Text: yhenyard@hotmail.com Oct 18 2017 01:14:16 Eye Care Associates,  
10 Dutton Drive, Youngstown, OH 44502-1899  
13406965 E-mail/PDF: gecsedri@recoverycorp.com Oct 18 2017 01:16:56 Green Tree Servicing,  
332 Minnesota Street, Suite 610, Saint Paul, MN 55101  
13406963 +E-mail/PDF: gecsedri@recoverycorp.com Oct 18 2017 01:17:15 Gecrb, Po Box 981400,  
El Paso, TX 79998-1400  
13406964 E-mail/PDF: gecsedri@recoverycorp.com Oct 18 2017 01:16:56 Gecrb, Po Box 984100,  
El Paso, TX 79998  
13406969 +E-mail/Text: cio.bnccmail@irs.gov Oct 18 2017 01:13:32 Internal Revenue Service,  
P.O. Box 7346, Philadelphia, PA 19101-7346  
13486612 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Oct 18 2017 01:14:10 DENOVUS CORPORATION LTD,  
c/o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
13406970 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 18 2017 01:17:26 Lvnv Funding,  
Po Box 740281, Houston, TX 77274-0281  
13406971 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 18 2017 01:13:55 Midland Funding,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13406972 E-mail/Text: RVSVCBCNOTICE1@state.pa.us Oct 18 2017 01:13:48 PA Department of Revenue,  
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
13515938 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2017 01:35:47  
Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541  
13515276 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2017 01:28:37  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13406974 +E-mail/Text: pennstarfcu@neohio.twcbc.com Oct 18 2017 01:14:21 Pennstar Fcu,  
4139 E State Street, Hermitage, PA 16148-3402  
13406975 +E-mail/Text: nod.referrals@fedphe.com Oct 18 2017 01:13:27 Phelan, Hallinan & Schmieg, LLP,  
1617 JFK Boulevard, Philadelphia, PA 19103-1821  
13406977 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2017 01:28:35  
Portfolio Recovery & Affil, 120 Corporate Boulevard, Norfolk, VA 23502-4952  
13424172 +E-mail/Text: mmyers@primary-health.net Oct 18 2017 01:13:26 Primary Health Network,  
POB 716, Sharon, PA 16146-0716  
13406980 +E-mail/PDF: pa\_dc\_claims@navient.com Oct 18 2017 01:17:43 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr RBS Citizens  
cr U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STR  
cr\*  
13424128\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
13500079\* +Asset Acceptance Llc, Po Box 1630, Warren, MI 48090-1630  
13424129\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
13424130\* +Aurora Bank Fsb, 10350 Park Meadows Drive, Littleton, CO 80124-6800  
13424131\* +Bank Of America, 450 American Street, Simi Valley, CA 93065-6285  
13424133\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
13424135\* +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000  
13424137\* +Collection Service Center, Po Box 1091, Hermitage, PA 16148-0091  
13424137\* +Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
13424143\* +Fidelity Properties, 220 E Main Street, Alliance, OH 44601-2423  
13424144\* +First Federal Credit, 24700 Chagrin Boulevard, Suite 2, Cleveland, OH 44122-5662  
13424149\* +++++GREEN TREE SERVICING, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: Green Tree Servicing, 332 Minnesota Street, Suite 610,  
Saint Paul, MN 55101)  
13424146\* +Gecrb, Po Box 981400, El Paso, TX 79998-1400  
13424147\* +Gecrb, Po Box 984100, El Paso, TX 79998  
13433040\* +Gilda Stiglano DDS, 701 N. Hermitage Road, Suite 23, Hermitage, PA 16148-3248  
13424151\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13424152\* +I C System, Po Box 64378, Saint Paul, MN 55164-0378  
13406968\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
Room 727, Pittsburgh, PA 15222-4107  
13424153\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
Room 727, Pittsburgh, PA 15222-4107  
13424154\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
13424160\* +Lvnv Funding, Po Box 740281, Houston, TX 77274-0281  
13424163\* +Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13512047\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department,  
350 Highland Drive, Lewisville, TX 75067)  
13424164\* PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
13424165\* +Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425  
13424166\* +Penistar Fcu, 4139 E State Street, Hermitage, PA 16148-3402  
13424167\* +Phelan, Hallinan & Schmieg, LLP, 1617 JFK Boulevard, Philadelphia, PA 19103-1821  
13424168\* +Pnc Mortgage, 6 N Main Street, Dayton, OH 45402-1908  
13424169\* +Portfolio Recovery & Affil, 120 Corporate Boulevard, Norfolk, VA 23502-4952  
13406978\* +Portfolio Recovery & Affil., 120 Corporate Boulevard, Norfolk, VA 23502-4952  
13424170\* +Portfolio Recovery & Affil., 120 Corporate Boulevard, Norfolk, VA 23502-4952  
13424174\* +Rbs Citizens, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725

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User: culy  
Form ID: pdf900

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13424176\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
13406954 ##+Aurora Bank Fsb, 10350 Park Meadows Drive, Littleton, CO 80124-6800  
13424136 ##+Collection Service Center, 689 N Hermitage Road, Hermitage, PA 16148-3237  
13406959 ##+Collection Service Center, 689 N Nermitage Road, Hermitage, PA 16148-3237  
13406958 ##+Collection Service Center, Po Box 1091, Hermitage, PA 16148-0091  
13424141 ##+Empi, Inc., 599 Cardigan Road, Saint Paul, MN 55126-3965  
13424187 ##+West Penn Allegheny Health System, 2 Allegheny Center, Sixth Floor,  
Pittsburgh, PA 15212-5402

TOTALS: 2, \* 33, ## 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 17, 2017 at the address(es) listed below:

Daniel Marl Campbell on behalf of Creditor RBS Citizens dcampbell@hunton.com,  
sklein@hunton.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR  
STRUCTURED ASSET SECURITIES CORPORATION SASCO MORTGAGE LOAN TRUST 2002-12 MORTGAGE PASS-THROUGH  
CERTIFICATES SERIES 2002- 12 bkgroup@kmllawgroup.com  
James A. Prostko on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Lawrence W. Willis on behalf of Debtor David L. Morris help@urfreshstrt.com,  
urfreshstrt@gmail.com  
Lawrence W. Willis on behalf of Joint Debtor Lisa L. Morris help@urfreshstrt.com,  
urfreshstrt@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor David L. Morris ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Joint Debtor Lisa L. Morris ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmeccf@chapter13trusteedpa.com

TOTAL: 10